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Applicants: Kranzley et al.

Serial No.: 09/902,359

Filed: July 10, 2001 Group No.: 2161

For: METHOD AND SYSTEM FOR CONDUCTING
ELECTRONIC TRANSACTIONS WITH
AUTHORIZATION REQUEST DATA LOOP-BACK

Docket No.: AP33353-070457.1041

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March 25, 2002

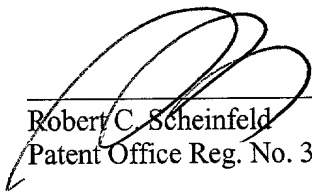
Customer Service Center
Initial Patent Examination Division
U.S. Patent and Trademark Office
Washington, D.C. 20231

Dear Sir or Madam:

In response to the Notice of Incomplete Reply (Nonprovisional) dated February 28, 2002, enclosed are two sheets of substitute drawings with the appropriate margins relating to the above-identified application.

The Commissioner is hereby authorized to charge payment of any additional filing fees associated with this communication to Deposit Account No. 02-4337. Two copies of this sheet are enclosed.

Respectfully submitted,



Robert C. Scheinfeld
Patent Office Reg. No. 31,300

Attorney for Applicants
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Enclosures

Certificate of Mailing Under 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patent, Washington, D.C. 20231, on March 25, 2002


Robert C. Scheinfeld
Patent Office Reg. No. 31,300



APR 03 2002

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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/902,359	07/10/2001	Arthur D. Kranzley	AP33353-070457.1041

CONFIRMATION NO. 8872

FORMALITIES LETTER



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Date Mailed: 02/28/2002

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 01/10/2002 to the Notice to File Missing Parts (Notice) mailed 08/28/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

A copy of this notice MUST be returned with the reply.

M. J. Quinn
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE